

B1 (Official Form 1) (12/11)

B1 (Official Form 1) (12/11)

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Matthew C.Derby Katie Q Derby
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of his petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
X _____ Date		
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1) (12/11)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Matthew C.Derby
Katie Q Derby**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Matthew C.Derby
Matthew C.Derby

/s/ Katie Q Derby
Katie Q Derby

(540) 825-2062

Telephone Number (if not represented by attorney)

3/1/2013

Date

Signature of Attorney*

Bar No.

Phone No _____ Fax No _____

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Matthew C.Derby
Katie Q Derby**

Case No. _____

(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Matthew C.Derby
Katie Q Derby**

Case No. _____

(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Matthew C.Derby
Matthew C.Derby



Date: 3/1/2013

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Matthew C.Derby
Katie Q Derby**

Case No. _____
(if known)

Debtor(s)

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CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Matthew C.Derby
Katie Q Derby**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *(Check the applicable statement.) [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

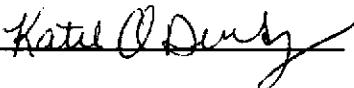
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Katie Q Derby
Katie Q Derby



Date: 3/1/2013

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Matthew C.Derby

/s/ Matthew C.Derby

3/1/2013

Signature of Debtor

Katie Q Derby

/s/ Katie Q Derby

Date

Printed Name(s) of Debtor(s)

/s/ Katie Q Derby

3/1/2013

Case No. (if known) _____

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: Matthew C.Derby
Katie Q Derby

CASE NO.

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):		
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	Describe Leased Property: Residential lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Lessor's Name: Frank Brown Jr. 12308 Popes Head Rd Chantilly, Virginia 20151 Fairfax, VA 22030		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 3/1/2013

Signature /s/ Matthew C.Derby
Matthew C.Derby



Date 3/1/2013

Signature /s/ Katie Q Derby
Katie Q Derby



B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: Matthew C.Derby
Katie Q Derby

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):		
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	Describe Leased Property: Residential lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Lessor's Name: Frank Brown Jr. 12308 Popes Head Rd Chantilly, Virginia 20151 Fairfax, VA 22030		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 3/1/2013

Signature /s/ Matthew C.Derby
Matthew C.Derby



Date 3/1/2013

Signature /s/ Katie Q Derby
Katie Q Derby



B7 (Official Form 7) (12/12)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,563.20	YTD Debtor's Employment
\$92,487.20	2012 Debtor's Employment
\$83,070.00	2011 Debtor's Employment
\$460.00	2011 Joint Debtor's Passive Income from AdSense
\$3,160.00	2012 Joint Debtor's Passive Income from AdSense
\$3,325.00	YTD Joint Debtor's Passive Income from AdSense

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Frank Brown Jr. 12308 Popes Head Rd Fairfax, VA 22030	Monthly (Last 90 days)	\$4,500.00	
UHEAA PO Box 145110 Salt Lake City, UT 84114	12/11/2012, 01/08/2013, 02/05/2013	\$1,179.69	\$55,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (12/12) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER
Virginia Housing Development Authority
601 S. Belvidere Street
Richmond, VA 23220

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Foreclosure auction on 10/10/2012	Residential Real estate; net value prior to auction date is negative (mrtge: \$204,900, FMV: \$139,999).

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF PERSON
OR ORGANIZATION**
The Church of Jesus Christ of Latter-day Saints
50 East North Temple Street
Salt Lake City, Utah 84150

RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
None.	Every month	Tithes/\$5290.

8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/12) - Cont.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

In re: Matthew C.Derby
Katie Q Derby

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
22 Hardwood Rd.
Palmyra, VA 22963

NAME USED
Matthew C. Derby
Katie Q. Derby

DATES OF OCCUPANCY
2/2007 to
7/2011

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/12) - Cont.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

In re: Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or
 potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
 Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF

SOCIAL-SECURITY OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

15011 BURGANDINE AVE
CULPEPER, VA 22701-1688

NATURE OF BUSINESS

Weblog space used for AdSense:
showing relevant and engaging
ads alongside Joint Debtor's
online content. No formal
business, thus, no formal
business records.

**BEGINNING AND ENDING
DATES**

9/2008 to present

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/12) - Cont.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

In re: Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Matthew C. and Katie Q. Derby
15011 BURGANDINE AVE
CULPEPER, VA 22701-1688

DATES SERVICES RENDERED

All applicable dates.

None

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

Matthew C. and Katie Q. Derby

ADDRESS

15011 BURGANDINE AVE
CULPEPER, VA 22701-1688

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

B7 (Official Form 7) (12/12) - Cont.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

In re: Matthew C.Derby
Katie Q Derby

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/1/2013

Signature /s/ Matthew C.Derby
of Debtor Matthew C.Derby

Date 3/1/2013

Signature /s/ Katie Q Derby
of Joint Debtor Katie Q Derby
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

B6A (Official Form 6A) (12/07)

In re **Matthew C.Derby**
Katie Q Derby

Case No.

RECEIVED AND FILED
AT LYNNFIELD, MASS.
U.S. BANKRUPTCY COURT

(if known)

2012 MA 21 A 113

JOHN W. MCGINNIS
U.S. TRUSTEE

BY LM

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
			Total:	\$0.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Matthew C.Derby
Katie Q Derby

Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$30.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Ally Bank, ending in x4135. Savings account at Ally Bank, ending in x8022. Checking account at USAA, ending in x2301. Savings account at USAA, ending in x2298. Savings account at PenFed, ending in x1013.	J J J J J	\$1,019.51 \$253.30 \$21.00 \$0.01 \$26.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Landlord security deposit.	J	\$1,500.00
4. Household goods and furnishings, including audio, video and computer equipment.		1 sectional sofa, 1 sleeper sofa, 1 recliner, 1 chair, 1 side table, 1 coffee table, 7 bookcases, 1 wall unit, 1 desk, 1 china cabinet, 4 bar stools, 5 lamps, 1 Entertainment Ctr., 1 plasma television, 1 DVD player, 1 camcorder, 1 cd player, 2 printer/printer stand, computer accessories, 1 file cabinet, 1 calculator, 1 telephone, 4 portable telephones, 2 cellular phones, 1 king-size bed, 2 toddler beds, 2 bunk beds, 4 dressers, 3 nightstands, 1 armoire, 1 wall clock, 1 freezer, 1 microwave, 2 vacuum cleaners, 1 carpet shampooer, 4 other small appliances, 1 server table, 1 dining table with 6 chairs and a bench, 1 breakfast table with 4 chairs, pots/pans/dishes/glassware/flatware, towels & linens, food & cleaning supplies, 1 chainsaw, 2 color TVs. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688 Weedeater, leaf blower, circular saw, drill, miscellaneous	J	\$2,588.00 \$483.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		hand tools, 5 throw rugs, 2 fans, holiday decorations, pillows, candles/candle holders, 2 baby strollers, 6 child car seats, 2 playpens, 2 highchairs, 1 luggage set, ice chest. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		CDs, DVDs, videotapes, wall hangings/prints, books, blue/white pottery collection. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$200.00
		Books used in Debtor's trade. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$75.00
6. Wearing apparel.		General men's clothing (e.g., suits, shirts, jeans, underclothing, coats, belts, socks, shoes, etc.). General women's clothing (e.g., skirts, shirts, dresses, pants, underclothing, coat, socks, shoes, etc.). General children's clothing for 5 children. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$280.00
7. Furs and jewelry.		Wedding rings Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$350.00
		1 ring, 1 bracelet, 3 necklaces, 1 pearl, 2 watches (both broken). Debtor Address is:	J	\$61.00

B6B (Official Form 6B) (12/07) -- Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		15011 BURGANDINE AVE CULPEPER, VA 22701-1688 Videogames/console, software, 1 digital camera, 1 MP3 player, 1 navigation system, 2 child sleeping bags, 3 bicycles, 2 toy scooters, 1 broken telescope. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$384.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA account at Fidelity Investments, with account No. ending in x 3760. Federal Employee Retirement System, Thrift Savings Plan with account No. ending in x4675. IRA with Mainstay Investments, a New York Life Co., Fund No. 2644, account No. ending in x7634.	H J W	\$1,210.00 \$15,000.00 \$432.09

B6B (Official Form 6B) (12/07) -- Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential Tax Refund	J	\$300.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X	Reservation of business name of non-operational entity, "GenQuery."	W	\$1.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Nissan Sentra GXE; good/clean condition; 155,560 miles; VIN ending in x7550. Location: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$2,593.00
		2004 Toyota Sienna SE; good/clean condition; 136,716 miles; VIN ending in x8882. Location: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	J	\$5,087.00
26. Boats, motors, and accessories.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

5

continuation sheets attached

Total >

\$31,893.91

B6C (Official Form 6C) (4/10)

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$146,450.*

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-4	\$30.00	\$30.00
Checking account at Ally Bank, ending in x4135.	Va. Code Ann. § 34-4	\$1,019.51	\$1,019.51
Savings account at Ally Bank, ending in x8022.	Va. Code Ann. § 34-4	\$253.30	\$253.30
Checking account at USAA, ending in x2301.	Va. Code Ann. § 34-4	\$21.00	\$21.00
Savings account at USAA, ending in x2298.	Va. Code Ann. § 34-4	\$0.01	\$0.01
Savings account at PenFed, ending in x1013.	Va. Code Ann. § 34-4	\$26.00	\$26.00
Landlord security deposit.	Va. Code Ann. § 34-4	\$1,500.00	\$1,500.00
1 sectional sofa, 1 sleeper sofa, 1 recliner, 1 chair, 1 side table, 1 coffee table, 7 bookcases, 1 wall unit, 1 desk, 1 china cabinet, 4 bar stools, 5 lamps, 1 Entertainment Ctr., 1 plasma television, 1 DVD player, 1 camcorder, 1 cd player, 2 printer/printer stand, computer accessories, 1 file cabinet, 1 calculator, 1 telephone, 4 portable telephones, 2 cellular phones, 1 king-size bed, 2 toddler beds, 2 bunk beds, 4 dressers, 3 nightstands, 1 armoire, 1 wall clock, 1 freezer, 1 microwave, 2 vacuum cleaners, 1 carpet shampooer, 4 other small appliances, 1 server table, 1 dining table with 6 chairs and a bench, 1 breakfast table with for	Va. Code Ann. § 34-26(4a)	\$2,588.00	\$2,588.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$5,437.82	\$5,437.82

B6C (Official Form 6C) (4/10) – Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
chairs, pots/pans/dishes/glassware/flatware, towels & linens, food & cleaning supplies, 1 chainsaw, 2 color TVs. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688			
Weedeater, leaf blower, circular saw, drill, miscellaneous hand tools, 5 throw rugs, 2 fans, holiday decorations, pillows, candles/candle holders, 2 baby strollers, 6 child car seats, 2 playpens, 2 highchairs, 1 luggage set, ice chest. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-26(4a)	\$483.00	\$483.00
CDs, DVDs, videotapes, wall hangings/prints, books, blue/white pottery collection. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-26(4a)	\$200.00	\$200.00
Books used in Debtor's trade. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-26(7)	\$75.00	\$75.00
General men's clothing (e.g., suits, shirts, jeans, underclothing, coats, belts, socks, shoes, etc.). General women's clothing (e.g., skirts, shirts, dresses, pants, underclothing, coat, socks, shoes, etc.). General children's clothing for 5 children. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-26(4)	\$280.00	\$280.00
		\$6,475.82	\$6,475.82

B6C (Official Form 6C) (4/10) -- Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wedding rings Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-26(1a)	\$350.00	\$350.00
1 ring, 1 bracelet, 3 necklaces, 1 pearl, 2 watches (both broken). Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-4	\$61.00	\$61.00
Videogames/console, software, 1 digital camera, 1 MP3 player, 1 navigation system, 2 child sleeping bags, 3 bicycles, 2 toy scooters, 1 broken telescope. Debtor Address is: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-4	\$384.00	\$384.00
IRA account at Fidelity Investments, with account No. ending in x 3760.	11 U.S.C. § 522(b)(3)(C) Va. Code Ann. § 34-34	\$1,210.00 \$0.00	\$1,210.00
Federal Employee Retirement System, Thrift Savings Plan with account No. ending in x4675.	11 U.S.C. § 522(b)(3)(C) Va. Code Ann. § 34-34	\$15,000.00 \$0.00	\$15,000.00
IRA with Mainstay Investments, a New York Life Co., Fund No. 2644, account No. ending in x7634.	11 U.S.C. § 522(b)(3)(C) Va. Code Ann. § 34-34	\$432.09 \$0.00	\$432.09
Potential Tax Refund	Va. Code Ann. § 34-4	\$300.00	\$300.00
Reservation of business name of non-operational entity, "GenQuery."	Va. Code Ann. § 34-4	\$1.00	\$1.00
2002 Nissan Sentra GXE; good/clean condition; 155,560 miles; VIN ending in x7550. Location:	Va. Code Ann. § 34-26(8)	\$2,593.00	\$2,593.00
		\$26,806.91	\$26,806.91

B6C (Official Form 6C) (4/10) -- Cont.

In re Matthew C.Derby
Katie Q Derby

Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 3

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
15011 BURGANDINE AVE CULPEPER, VA 22701-1688 2004 Toyota Sienna SE; good/clean condition; 136,716 miles; VIN ending in x8882. Location: 15011 BURGANDINE AVE CULPEPER, VA 22701-1688	Va. Code Ann. § 34-26(8)	\$5,087.00	\$5,087.00
		\$31,893.91	\$31,893.91

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: Matthew C.Derby
Katie Q Derby

CASE NO

CHAPTER 7

TOTALS BY EXEMPTION LAW

Exemption Law	Husband	Wife	Joint	Community	N/A	Exemption Total	Market Value Total
11 U.S.C. § 522(b)(3)(C)	\$1,210.00	\$432.09	\$15,000.00	\$0.00	\$0.00	\$16,642.09	\$16,642.09
Va. Code Ann. § 34-26(1a)	\$0.00	\$0.00	\$350.00	\$0.00	\$0.00	\$350.00	\$350.00
Va. Code Ann. § 34-26(4)	\$0.00	\$0.00	\$280.00	\$0.00	\$0.00	\$280.00	\$280.00
Va. Code Ann. § 34-26(4a)	\$0.00	\$0.00	\$3,271.00	\$0.00	\$0.00	\$3,271.00	\$3,271.00
Va. Code Ann. § 34-26(7)	\$0.00	\$0.00	\$75.00	\$0.00	\$0.00	\$75.00	\$75.00
Va. Code Ann. § 34-26(8)	\$0.00	\$0.00	\$7,680.00	\$0.00	\$0.00	\$7,680.00	\$7,680.00
Va. Code Ann. § 34-34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,642.09
Va. Code Ann. § 34-4	\$0.00	\$1.00	\$3,594.82	\$0.00	\$0.00	\$3,595.82	\$3,595.82

B6D (Official Form 6D) (12/07)

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY

Subtotal (Total of this Page) >

Total (Use only on last page) >

\$0.00 \$0.00

\$0.00 \$0.00

No continuation sheets attached

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/10)

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No _____ continuation sheets attached

B6F (Official Form 6F) (12/07)
 In re **Matthew C.Derby**
Katie Q Derby

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
			DISPUTED		
ACCT #: xxxx-xxxx-xxxx-4569 American Eagle FCU 417 Main Street East Hartford, CT 06118	C	DATE INCURRED: 08/2001 CONSIDERATION: Credit Card REMARKS: Paid Account Closed By Consumer			\$0.00
ACCT #: xxxxxxxxxxxx5438 Brendan Diam 21 Main St Ste 352 Hackensack, NJ 07601	C	DATE INCURRED: 04/20/2003 CONSIDERATION: Charge Account REMARKS: Current Account Account Closed By Consumer			\$0.00
ACCT #: xxx5261 Bull City Financial Solutions 1107 W Main St Durham, NC 27701	C	DATE INCURRED: 07/2011 CONSIDERATION: Collection Agency REMARKS: Collection			\$166.00
ACCT #: xxx7576 Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701	C	DATE INCURRED: 04/2010 CONSIDERATION: Collection Attorney REMARKS: Collection			(\$1.00)
ACCT #: xxxxxxxxxxxxx2219 Chase P.o. Box 15298 Wilmington, DE 19850	C	DATE INCURRED: 10/2007 CONSIDERATION: Credit Card REMARKS: Account Closed By Grantor			\$6,284.00
ACCT #: xxxxxxxxxxxxx9462 Citi CitiCard Credit Services/Centralized Ban PO Box 20507 Kansas City, MO 64195	C	DATE INCURRED: 04/2003 CONSIDERATION: Credit Card REMARKS: Paid Account Closed By Grantor			\$0.00
Subtotal >					\$6,449.00
Total >					
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx6948 Citibank Sd, Na Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	C	DATE INCURRED: 02/1998 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor				\$14,663.00
ACCT #: xxx5005 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 04/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed				\$0.00
ACCT #: xxx5006 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 04/2002 CONSIDERATION: Educational REMARKS: Paid Account Closed				\$0.00
ACCT #: xxx5007 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 09/2002 CONSIDERATION: Educational REMARKS: Paid Account Closed				\$0.00
ACCT #: xxx5008 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 09/2002 CONSIDERATION: Educational REMARKS: Paid Account Closed				\$0.00
ACCT #: xxx5009 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 10/2002 CONSIDERATION: Educational REMARKS: Paid Account Closed				\$0.00
Sheet no. <u>1</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal >	\$14,663.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCT #: xxx5010 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxx5011 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxx5001 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 09/1997 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxx5002 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 10/1997 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxx5003 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 10/2001 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxx5004 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 04/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
Sheet no. 2 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$0.00
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx5002 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		C	DATE INCURRED: 10/14/1997 CONSIDERATION: Educational REMARKS: Current Account Account Closed				\$0.00
ACCT #: xxxxxxx5001 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		C	DATE INCURRED: 09/29/1997 CONSIDERATION: Educational REMARKS: Current Account Account Closed				\$0.00
ACCT #: xxxxxxx5006 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		C	DATE INCURRED: 04/25/2002 CONSIDERATION: Educational REMARKS: Current Account Account Closed				\$0.00
ACCT #: xxxxxxx5011 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		C	DATE INCURRED: 08/27/2003 CONSIDERATION: Educational REMARKS: Current Account Account Closed				\$0.00
ACCT #: xxxxxxx5005 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		C	DATE INCURRED: 04/24/2003 CONSIDERATION: Educational REMARKS: Current Account Account Closed				\$0.00
ACCT #: xxxxxxx5010 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		C	DATE INCURRED: 08/27/2003 CONSIDERATION: Educational REMARKS: Current Account Account Closed				\$0.00
Sheet no. <u>3</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >			\$0.00
				Total >			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
			DISPUTED		
ACCT #: xxxxxxxx5003 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 10/10/2001 CONSIDERATION: Educational REMARKS: Current Account Account Closed			\$0.00
ACCT #: xxxxxxxx5009 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 10/10/2002 CONSIDERATION: Educational REMARKS: Current Account Account Closed			\$0.00
ACCT #: xxxxxxxx5004 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 04/24/2003 CONSIDERATION: Educational REMARKS: Current Account Account Closed			\$0.00
ACCT #: xxxxxxxx5008 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 09/19/2002 CONSIDERATION: Educational REMARKS: Current Account Account Closed			\$0.00
ACCT #: xxxxxxxx5007 Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	C	DATE INCURRED: 09/19/2002 CONSIDERATION: Educational REMARKS: Current Account Account Closed			\$0.00
ACCT #: xxxxxx1362 Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	C	DATE INCURRED: 05/2012 CONSIDERATION: Collection Attorney REMARKS: Collection			\$100.00
Sheet no. <u>4</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$100.00
			Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	AMOUNT OF CLAIM DISPUTED
ACCT #: Culpeper Regional Hospital 501 Sunset Lane PO Box 592 Culpeper, VA 22701	C	DATE INCURRED: various CONSIDERATION: Medical Services REMARKS:	X	Unknown
ACCT #: xxxxxxxxxxxx1614 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	C	DATE INCURRED: 02/2005 CONSIDERATION: Credit Card REMARKS:		\$9,415.00
ACCT #: xxxxxxxxxxxx2150 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	C	DATE INCURRED: 09/2010 CONSIDERATION: Credit Card REMARKS:		\$4,543.00
ACCT #: xxxxxxxxxxxx4603 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	C	DATE INCURRED: 06/2006 CONSIDERATION: Credit Card REMARKS: Paid Account Closed By Consumer		\$0.00
ACCT #: xxxxxxxxxxxx4444 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	C	DATE INCURRED: 11/2002 CONSIDERATION: Credit Card REMARKS: Paid Account Closed By Consumer		\$0.00
ACCT #: xxxxxxxxxxxx0328 Fia Csna Po Box 982235 El Paso, TX 79998	C	DATE INCURRED: 09/2005 CONSIDERATION: Credit Card REMARKS: Current Account Account Closed By Consumer		\$0.00
Sheet no. <u>5</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$13,958.00
		Total >		
		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx4534 Fredericksburg Cr Bur 10506 Wakeman Dr Fredericksburg, VA 22407		C	DATE INCURRED: 12/2006 CONSIDERATION: Collection Attorney REMARKS: Collection Account Closed				\$31.00
ACCT #: xxxxxxxxxxxxx0337 Gecrb/amazon Po Box 981400 El Paso, TX 79998		C	DATE INCURRED: 09/2011 CONSIDERATION: Charge Account REMARKS: Charge Off for \$827 on 09/12 Account Closed By Grantor				\$827.00
ACCT #: xxxxxxxxxxxxx2547 Gemb/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		C	DATE INCURRED: 02/04/1997 CONSIDERATION: Charge Account REMARKS: Current Account Account Closed				\$0.00
ACCT #: xxxxxxxxx0752 Kohls/chase Po Box 3115 Milwaukee, WI 53201		C	DATE INCURRED: 05/1998 CONSIDERATION: Charge Account REMARKS: Paid Account Closed By Grantor				\$0.00
ACCT #: xx0030 Lake Monticello Owners Ass'n 41 Ashlawn Blvd Palmyra, VA 22963-3330		J	DATE INCURRED: 2012 CONSIDERATION: HOA/COA Dues REMARKS: 434-589-8263		X		\$1,668.04
ACCT #: xxxx xxxx7416 Lane Bryant/WFNNB WFNNB PO Box 182685 Columbus, OH 43218		C	DATE INCURRED: 05/23/1998 CONSIDERATION: Charge Account REMARKS: Transferred Account Closed PURCHASED BY ANOTHER LENDER				\$0.00
Sheet no. <u>6</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >			\$2,526.04
				Total >			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCT #: xxxxxxxxxxxx3607 Lb Retail / Lane Bryant / Wfnbb Attn: Bankruptcy PO Box 182685 Columbus, OH 43218		C	DATE INCURRED: 05/23/1998 CONSIDERATION: Credit Card REMARKS: Current Account Account Closed By Grantor			\$0.00
ACCT #: xxxxxxxxxxxx5928 M&i Bank Attn: Bankruptcy 770 N Water St. Milwaukee, WI 53202		C	DATE INCURRED: 11/2001 CONSIDERATION: Credit Card REMARKS: Paid Account Closed			\$0.00
ACCT #: xxxxxxxxxxxx0001 Nissan Motor Attn: bankruptcy 8900 Freeport parkway Irving, TX 75063		C	DATE INCURRED: 09/2002 CONSIDERATION: Automobile REMARKS: Paid Account Closed			\$0.00
ACCT #: xxxxxxxxx0910 North Americn 2810 Walker Rd Chattanooga, TN 37421		C	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS: Paid Charge Off Account Closed			\$0.00
ACCT #: xxxxxxxxxxxx4796 Sears/cbna Po Box 6282 Sioux Falls, SD 57117		C	DATE INCURRED: 01/1990 CONSIDERATION: Credit Card REMARKS: Paid Account Closed By Consumer			\$0.00
ACCT #: xxxxxxxxxxxxxx0014 Uheaa PO Box 145110 Salt Lake City, UT 84114		C	DATE INCURRED: 07/2005 CONSIDERATION: Educational REMARKS: Current Account			\$22,215.00
Sheet no. 7 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >		\$22,215.00
				Total >		
				(Use only on last page of the completed Schedule F.)		
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR CO-MANUFACTURER	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
			DISPUTED		
ACCT #: xxxxxxxxxxxxxxxx0015 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 07/2005 CONSIDERATION: Educational REMARKS: Current Account			\$13,375.00
ACCT #: xxxxxxxxxxxxxxxx0008 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 09/2005 CONSIDERATION: Educational REMARKS: Current Account			\$11,051.00
ACCT #: xxxxxxxxxxxxxxxx0009 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 09/2005 CONSIDERATION: Educational REMARKS: Current Account			\$8,909.00
ACCT #: xxxxxxxxxxxxxxxx0004 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxxxxxxxxxxxxxxx0006 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 08/2004 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
ACCT #: xxxxxxxxxxxxxxxx0002 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 04/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed			\$0.00
Sheet no. <u>8</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$33,335.00
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0001 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 08/2002 CONSIDERATION: Educational REMARKS: Paid Account Closed		\$0.00
ACCT #: xxxxxxxxxxxx0007 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 03/2005 CONSIDERATION: Educational REMARKS: Paid Account Closed		\$0.00
ACCT #: xxxxxxxxx0005 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 08/2004 CONSIDERATION: Educational REMARKS: Paid Account Closed		\$0.00
ACCT #: xxxxxxxxx0003 Uheaa PO Box 145110 Salt Lake City, UT 84114	C	DATE INCURRED: 08/2003 CONSIDERATION: Educational REMARKS: Paid Account Closed		\$0.00
ACCT #: xxxxxxxxxxxx0012 Uheaa/znsbnk	C	DATE INCURRED: 08/2004 CONSIDERATION: Educational REMARKS: Paid Account Closed		\$0.00
ACCT #: xxxxxxxxxxxx0001 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 04/24/2003 CONSIDERATION: Educational REMARKS: Transferred Account Closed		\$0.00
Sheet no. <u>9</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$0.00
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

B6F (Official Form 6F) (12/07) - Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR CO-MUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0007 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 08/27/2003 CONSIDERATION: Educational REMARKS: Transferred Account Closed				\$0.00
ACCT #: xxxxxxxxxxxx0003 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 04/25/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed				\$0.00
ACCT #: xxxxxxxxxxxx0008 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 08/27/2003 CONSIDERATION: Educational REMARKS: Transferred Account Closed				\$0.00
ACCT #: xxxxxxxxxxxx0004 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 09/19/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed				\$0.00
ACCT #: xxxxxxxxxxxx0002 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 04/24/2003 CONSIDERATION: Educational REMARKS: Transferred Account Closed				\$0.00
ACCT #: xxxxxxxxxxxx0006 Uheaa/znsbnk 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 10/10/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed				\$0.00
Sheet no. <u>10</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$0.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Univ of Virginia Health System 205 14th St NW Charlottesville, VA 22903	C	DATE INCURRED: 2012 CONSIDERATION: Medical Services REMARKS:		X		Unknown
ACCT #: xxxxxxxxxxxx5695 Unvl/citi Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	C	DATE INCURRED: 02/2003 CONSIDERATION: Credit Card REMARKS: Paid Account Closed By Consumer				\$0.00
ACCT #: xxxxxxxx7038 Us Bank Hogan Loc Po Box 5227 Cincinnati, OH 45201	C	DATE INCURRED: 02/2005 CONSIDERATION: Check Credit or Line of Credit REMARKS: Paid Account Closed				\$0.00
ACCT #: xxxx2631 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	C	DATE INCURRED: 07/2007 CONSIDERATION: Automobile REMARKS: Paid Account Closed By Consumer				\$0.00
ACCT #: xxxx4858 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	C	DATE INCURRED: 07/2007 CONSIDERATION: Automobile REMARKS: Paid Account Closed By Consumer				\$0.00
ACCT #: xxxx6640 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	C	DATE INCURRED: 10/2004 CONSIDERATION: Automobile REMARKS: Paid Account Closed By Consumer				\$0.00

Sheet no. 11 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$0.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx5144 Usaa Fsb 10750 McDermott Fwy San Antonio, TX 78288	C	DATE INCURRED: 06/2007 CONSIDERATION: Credit Line Secured REMARKS: Charge Off for \$33668 on 10/12 Account Closed By Grantor	X	\$33,668.00
ACCT #: xxxxxxxxxxxx4568 Usaa Savings Bank Po Box 47504 San Antonio, TX 78265	C	DATE INCURRED: 06/2011 CONSIDERATION: Credit Card REMARKS: Charge Off for \$4460 on 10/12 Account Closed By Grantor		\$4,460.00
ACCT #: xxxxxxxxxxxxx7069 Usaa Savings Bank Po Box 47504 San Antonio, TX 78265	C	DATE INCURRED: 03/2004 CONSIDERATION: Credit Card REMARKS: Account Closed By Grantor		\$1,394.00
ACCT #: xxxxxxxxxxxx0013 Utah Higher Education Assistance Authori P. O. Box 145110 Salt Lake City, UT 84114-5110	C	DATE INCURRED: 08/2004 CONSIDERATION: Student Loan REMARKS: Paid Account Closed		\$0.00
ACCT #: xxxxxxxxxxxx0916 Uva Physicns 500 Ray C Hunt Dri Charlottesville, VA 22903	C	DATE INCURRED: 04/24/2008 CONSIDERATION: Medical Debt REMARKS: Collection Account Closed By Grantor	X	Unknown
ACCT #: xxxx3148 Virginia Housing Dvlpmnt Assoc. 601 S Belvidere St Richmond, VA 23220	C	DATE INCURRED: 01/2007 CONSIDERATION: Conventional Real Estate Mortgage REMARKS: Foreclosure	X	Unknown
Sheet no. 12 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$39,522.00
		Total >		
		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM DISPUTED
ACCT #: xxxxxxxxxxxx5757 Zale/cbsd Attn.: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195	C	DATE INCURRED: 04/01/2003 CONSIDERATION: Combined Credit Plan REMARKS: Current Account			\$0.00
ACCT #: xxxxxxxxxxxx0005 Zions First National B 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 09/19/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed			\$0.00
ACCT #: xxxxxxxxxxxx0007 Zions First National B 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 10/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed			(\$1.00)
ACCT #: xxxxxxxxxxxx0006 Zions First National B 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 09/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed			(\$1.00)
ACCT #: xxxxxxxxxxxx0004 Zions First National B 60 S 400 W Salt Lake City, UT 84101	C	DATE INCURRED: 04/2002 CONSIDERATION: Educational REMARKS: Transferred Account Closed			(\$1.00)
ACCT #: Aegis Communications Group Incorporated 8201 Ridgepoint Drive Irving, TX 75063		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
Sheet no. <u>13</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		(\$3.00)
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.
 In re **Matthew C.Derby**
Katie Q Derby

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
			DISPUTED		
ACCT #: American Arbitration Association® 1633 Broadway, 10th Floor New York, NY 10019		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
ACCT #: Barkley Financial Services 19721 64th Ave W Ste 201 Lynnwood, WA 98036		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
ACCT #: Barkley Financial Services 5700 188th St SW Ste B Lynnwood, WA 98037-4332		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
ACCT #: Barkley Financial Services P.O. Box 156 Lynnwood, WA 98046-0156		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
ACCT #: CHEKPROTEKT 5700 188th Street SW Lynnwood, WA 98027		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			
ACCT #: CheKProteKt PO Box 156 Lynnwood, WA 98046		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:			

Sheet no. 14 of 16 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$0.00

Total >

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT, OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: ChexSystems Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: Early Warning Service 16552 N 90th St Ste 100 Scottsdale, AZ 85260		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: Equifax Credit Information Services, Inc P.O. Box 740241 Atlanta, GA 30374		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: First Data Corporate Headquarters 5565 Glenridge Connector NE, Suite 2000 Atlanta, GA 30342		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: H & K Collections, Inc 5700 188th St SW Ste B Lynnwood, WA 98037-4332		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: Internal Revenue Service CENTRALIZED INSOLVENCY OPERATIONS P.O. Box 7346 Philadelphia, PA 19114-7346		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
Sheet no. <u>15</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$0.00		
			Total >			
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: MERS 1818 Library Street, Suite 300 Reston, VA 20190		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: NCO Financial P.O. Box 15760 DEPT 07 Wilmington, DE 19850-5760		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044-2308		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: TeleCheck Services, Inc. 5251 Westheimer Houston, TX 77056		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: TransUnion P.O. Box 505 Woodlyn, PA 19094		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				

Sheet no. 16 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > \$0.00Total > \$132,765.04(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Matthew C.Derby**
Katie Q Derby

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Frank Brown Jr. 12308 Popes Head Rd Chantilly, Virginia 20151 Fairfax, VA 22030	Residential lease Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Matthew C.Derby**
Katie Q Derby

Case No. _____

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
Married		Relationship(s): Child Child Child Child Child	Age(s): 8 6 5 3 3
Employment:		Debtor	Spouse
Occupation		Information Technology Special	Stay-at-home mother
Name of Employer		Library of Congress	
How Long Employed		30 months	9 years 7 months
Address of Employer		101 Independence Ave SE Washington, DC 20559	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$7,886.67	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$7,886.67	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$459.33	\$0.00
b. Social Security Tax	\$463.67	\$0.00
c. Medicare	\$108.33	\$0.00
d. Insurance	\$32.50	\$0.00
e. Union dues	\$52.00	\$0.00
f. Retirement Mandatory	\$63.11	\$0.00
g. Other (Specify) Life Ins (term)	\$23.62	\$0.00
h. Other (Specify) Health Ins.	\$413.83	\$0.00
i. Other (Specify) Retirement (opt.)	\$631.06	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$2,247.45	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$5,639.22	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$820.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):		
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$820.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$5,639.22	\$820.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		\$6,459.22

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Decrease in Joint Debtor's passive income from AdSense.

B6J (Official Form 6J) (12/07)

IN RE: Matthew C.Derby
Katie Q DerbyCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,500.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$340.00
b. Water and sewer	\$55.00
c. Telephone	
d. Other: Garbage	\$13.00
3. Home maintenance (repairs and upkeep)	\$45.00
4. Food	\$1,570.00
5. Clothing	\$65.00
6. Laundry and dry cleaning	\$12.00
7. Medical and dental expenses	\$420.00
8. Transportation (not including car payments)	\$488.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$70.00
10. Charitable contributions	\$600.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other: Auto/Renter's	\$115.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: Student Loan	\$410.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$270.50
17.a. Other: See attached personal expenses	\$634.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$6,607.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: If Joint Debtor's passive income from AdSense decreases (as expected), average monthly tax liability will also decrease.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$6,459.22
b. Average monthly expenses from Line 18 above	\$6,607.50
c. Monthly net income (a. minus b.)	(\$148.28)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: Matthew C.Derby
Katie Q Derby

CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Business Expenses
Weblog AdSense Revenue

Expense	Category	Amount
Website hosting fee	Office Expense	\$20.00
Average Monthly Tax Liability (est. 30% of net)	Taxes	\$235.50
Paper and Writing Implements	Office Supplies	\$15.00
Total >		\$270.50

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: Matthew C.Derby
Katie Q Derby

CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Continuation Sheet No. 1

Itemized Personal Expenses

Expense	Amount
Cell Phone(s)	\$30.00
Telephone/Internet/Security	\$135.00
Eyeglasses/Contacts & Related Items	\$15.00
Childcare	\$60.00
Children's Sports & Extra-curricular activities	\$85.00
Education - For Child(ren)	\$20.00
Hair Care	\$10.00
Postage	\$8.00
Tax Preparation Fees	\$15.00
Christmas and birthday gifts	\$50.00
Automobile Tabs/Registration	\$40.00
Motor Vehicle Tire Care	\$20.00
Motor Vehicle Tuneup	\$40.00
Batteries	\$6.00
Cleaning Supplies	\$30.00
Haircuts	\$10.00
Non-prescription medications	\$20.00
Vitamins	\$12.00
Toothpaste, whiteners, brush and floss	\$8.00
Printer Ink	\$13.00
Tolls	\$7.00
Total >	\$634.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re **Matthew C.Derby**
Katie Q Derby

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	6	\$31,893.91		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		\$132,765.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,459.22
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$6,607.50
TOTAL		37	\$31,893.91	\$132,765.04	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re **Matthew C.Derby**
Katie Q Derby

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

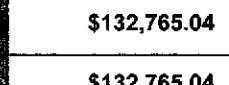
Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$6,459.22
Average Expenses (from Schedule J, Line 18)	\$6,607.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,720.63

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$132,765.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$132,765.04

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Matthew C.Derby
Katie Q Derby

Case No. _____
(if known)

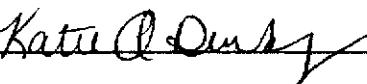
DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 39 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/1/2013

Signature /s/ Matthew C.Derby 
Matthew C.Derby

Date 3/1/2013

Signature /s/ Katie Q Derby 
Katie Q Derby

[If joint case, both spouses must sign.]

March 1, 2013

SENT VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

US Bankruptcy Court, Western District of Virginia—Lynchburg Division
1101 Court St., Room 166
Lynchburg, VA 24504

Re: Filing of Chapter 7 Bankruptcy Petition by pro se Debtors

Debtors: **Matthew C. Derby and Katie Q. Derby.**

Address: **15011 BURGANDINE AVE, CULPEPER, VA 22701-1688**

Dear Clerk of Court:

This letter is a request to manually file for Chapter 7 bankruptcy.

Please find enclosed the following:

1. Notice to Consumer Debtor(s) and Certification under §342(b) of the Bankruptcy Code.
2. Voluntary Petition.
3. Statement of Social Security Numbers.
4. Exhibit D – Individual Debtor’s Statement of Compliance with Credit Counseling – WDVA and Certificate of Credit Counseling.
5. Filing Fee of \$306 (LBR §5081-1(A)).
6. List of Creditors – Mailing Matrix (in .txt format and provided on accompanying CD. *See* No. 13 below).
7. Statement of Financial Affairs.
8. Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data.
9. Schedules A through J.
10. Statement of Intention.
11. Chapter 7 Statement of Current Monthly Income and Means Test Calculation (Form B22A).
12. Statement of Debtor as to Assistance by Non-Attorney in Regards to Preparing and Filing Petition (included for open disclosure only and altered to reflect definition in 11 USC § 110(a)(1)).

USBC, WDVA--Lynchburg Division
Re: Matthew C. and Katie Q. Derby
March 1, 2013

13. CD with electronic (PDF/A) versions of the documents to be filed and a text file with all creditors' names and addresses (LBR §1007-2(F)).

Very truly,

/s/ Matthew C. Derby

Matthew C. Derby, Debtor

/s/ Katie Q. Derby

Katie Q. Derby, Joint Debtor

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: Matthew C.Derby
Katie Q Derby

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 3/1/2013

Signature M.C.Derby
Matthew C.Derby

Date 3/1/2013

Signature K.Q.Derby
Katie Q Derby

AEGIS COMMUNICATIONS GROUP INCORPORATED
8201 RIDGEPOINT DRIVE
IRVING, TX 75063

AMERICAN ARBITRATION ASSOCIATION®
1633 BROADWAY, 10TH FLOOR
NEW YORK, NY 10019

AMERICAN EAGLE FCU
417 MAIN STREET
EAST HARTFORD, CT 06118

BARKLEY FINANCIAL SERVICES
19721 64TH AVE W STE 201
LYNNWOOD, WA 98036

BARKLEY FINANCIAL SERVICES
5700 188TH ST SW STE B
LYNNWOOD, WA 98037-4332

BARKLEY FINANCIAL SERVICES
P.O. BOX 156
LYNNWOOD, WA 98046-0156

BRENDAN DIAM
21 MAIN ST STE 352
HACKENSACK, NJ 07601

BULL CITY FINANCIAL SOLUTIONS
1107 W MAIN ST
DURHAM, NC 27701

BULLCITY FINANCIAL SOL
1107 W MAIN ST STE 201
DURHAM, NC 27701

CHASE
P.O. BOX 15298
WILMINGTON, DE 19850

CHEKPROTEKT
5700 188TH STREET SW
LYNNWOOD, WA 98027

CHEKPROTEKT
PO BOX 156
LYNNWOOD, WA 98046

CHEXSYSTEMS
ATTN: CONSUMER RELATIONS
7805 HUDSON ROAD, SUITE 100
WOODBURY, MN 55125

CITI
CITICARD CREDIT SERVICES/CENTRALIZED BAN
PO BOX 20507
KANSAS CITY, MO 64195

CITIBANK (SOUTH DAKOTA), N.A.
701 EAST 60TH STREET NORTH
SIOUX FALLS, SD 57104

CITIBANK SD, NA
ATTN: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY, MO 64195

COLLEGE ASSIST
3015 SOUTH PARKER RD, SUITE 400
AURORA, CO 80014-2904

COLORADO STUDENT LOA/COLLEGE ASSIST
1560 BROADWAY
STE. 1700
DENVER, CO 80202

CREDIT CONTROL CORP
11821 ROCK LANDING DR
NEWPORT NEWS, VA 23606

CULPEPER REGIONAL HOSPITAL
501 SUNSET LANE
PO BOX 592
CULPEPER, VA 22701

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DISCOVER FINANCIAL SERVICES
PO BOX 3025
NEW ALBANY, OH 43054-3025

EARLY WARNING SERVICE
16552 N 90TH ST STE 100
SCOTTSDALE, AZ 85260

EQUIFAX CREDIT INFORMATION SERVICES, INC
P.O. BOX 740241
ATLANTA, GA 30374

FIA CSNA
PO BOX 982235
EL PASO, TX 79998

FIRST DATA CORPORATE HEADQUARTERS
5565 GLENRIDGE CONNECTOR NE, SUITE 2000
ATLANTA, GA 30342

FRANK BROWN JR.
12308 POPES HEAD RD
CHANTILLY, VIRGINIA 20151
FAIRFAX, VA 22030

FREDERICKSBURG CR BUR
10506 WAKEMAN DR
FREDERICKSBURG, VA 22407

GECRB/AMAZON
PO BOX 981400
EL PASO, TX 79998

GEMB/JC PENNY
ATTENTION: BANKRUPTCY
PO BOX 103104
ROSWELL, GA 30076

GLASSER & GLASSER, P.L.C.
580 EAST MAIN ST., STE. 600
NORFOLK VA, 23510

H & K COLLECTIONS, INC
5700 188TH ST SW STE B
LYNNWOOD, WA 98037-4332

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
P.O. BOX 7346
PHILADELPHIA, PA 19114-7346

KOHL'S CREDIT
PO BOX 3043
MILWAUKEE, WI 53201-3042

KOHLS/CHASE
PO BOX 3115
MILWAUKEE, WI 53201

LAKE MONTICELLO OWNERS ASS'N
41 ASHLAWN BLVD
PALMYRA, VA 22963-3330

LANE BRYANT/WFNNB
WFNNB
PO BOX 182685
COLUMBUS, OH 43218

LB RETAIL / LANE BRYANT / WFNNB
ATTN: BANKRUPTCY
PO BOX 182685
COLUMBUS, OH 43218

LISA S. BROOK, ATTORNEY
LISA BROOK LAW PLC
P.O. BOX 8122
CHARLOTTESVILLE, VA 22906

M&I BANK
ATTN: BANKRUPTCY
770 N WATER ST.
MILWAUKEE, WI 53202

MERS
1818 LIBRARY STREET, SUITE 300
RESTON, VA 20190

MONTICELLO COUNTRY REALTORS ®
2704 LAKE MONTICELLO ROAD
PALMYRA, VA 22963

NCO FINANCIAL
P.O. BOX 15760
DEPT 07
WILMINGTON, DE 19850-5760

NCO FINANCIAL SYSTEMS, INC.
507 PRUDENTIAL ROAD
HORSHAM, PA 19044-2308

NISSAN MOTOR
ATTN: BANKRUPTCY
8900 FREEPORT PARKWAY
IRVING, TX 75063

NORTH AMERCN
2810 WALKER RD
CHATTANOOGA, TN 37421

SEARS MASTERCARD GENERAL INQUIRIES
PO BOX 6275
SIOUX FALLS, SD 57117

SEARS/CBNA
PO BOX 6282
SIOUX FALLS, SD 57117

TELECHECK SERVICES, INC.
5251 WESTHEIMER
HOUSTON, TX 77056

TRANSUNION
P.O. BOX 505
WOODLYN, PA 19094

UHEAA
PO BOX 145110
SALT LAKE CITY, UT 84114

UHEAA/ZNSBNK
60 S 400 W
SALT LAKE CITY, UT 84101

UNIV OF VIRGINIA HEALTH SYSTEM
205 14TH ST NW
CHARLOTTESVILLE, VA 22903

UNVL/CITI
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY, MO 64195

US BANK HOGAN LOC
PO BOX 5227
CINCINNATI, OH 45201

USAA FEDERAL SAVINGS BANK
10750 MCDERMOTT FWY
SAN ANTONIO, TX 78288

USAA FSB
10750 MCDERMOTT FWY
SAN ANTONIO, TX 78288

USAA SAVINGS BANK
PO BOX 47504
SAN ANTONIO, TX 78265

UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY
P. O. BOX 145110
SALT LAKE CITY, UT 84114-5110

UVA PHYSICNS
500 RAY C HUNT DR
CHARLOTTESVILLE, VA 22903

VIRGINIA HOUSING CENTER (VHC)
4224 COX ROAD
GLEN ALLEN, VA 23060

VIRGINIA HOUSING DVLPMNT ASSOC.
601 S BELVIDERE ST
RICHMOND, VA 23220

ZALE/CBSD
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20363
KANSAS CITY, MO 64195

ZIONS FIRST NATIONAL B
60 S 400 W
SALT LAKE CITY, UT 84101